

Information to identify the case:

Debtor 1:	Richard A Turner Sr.	Social Security number or ITIN:	xxx-xx-3793
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/11/17
Case number:	17-21981-VFP	Date case converted to chapter:	7 6/1/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Richard A Turner Sr.	
2. All other names used in the last 8 years		
3. Address	11 Hawthorne Avenue East Orange, NJ 07018	
4. Debtor's attorney Name and address	Herbert B. Raymond 7 Glenwood Ave Suite #408 4th Floor East Orange, NJ 07017	Contact phone 973-675-5622
5. Bankruptcy trustee Name and address	Jay L. Lubetkin Rabinowitz, Lubetkin & Tully, L.L.C. 293 Eisenhower Parkway, Suite 100 Livingston, NJ 07039	Contact phone 973-597-9100

For more information, see page 2 >

Debtor **Richard A Turner Sr.**

Case number **17-21981-VFP**

6. Bankruptcy clerk's office	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 6/12/18
7. Meeting of creditors	July 12, 2018 at 10:30 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 9/10/18
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard A Turner, Sr.
 Debtor

Case No. 17-21981-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jun 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2018.

db +Richard A Turner, Sr., 11 Hawthorne Avenue, East Orange, NJ 07018-4008
 tr +Jay L. Lubetkin, Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway, Suite 100,
 Livingston, NJ 07039-1711
 516876874 +Aes/Deutsche Elt, PO Box 61047, Harrisburg, PA 17106-1047
 516876875 Carecentrix, PO Box 277947, Atlanta, GA 30384-7947
 516876876 +Cbna, PO Box 6283, Sioux Falls, SD 57117-6283
 516876878 Comenity Bank, PO Box 182273, Jeffersonville, OH 43128-2273
 516932512 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
 516876886 +Newark Federal Employees Fcu, 970 Broad St., Ste. 735, Newark, NJ 07102-2534
 516910590 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 516876891 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08646-0245)
 516876888 +Shapiro & Denardo, LLC, 14000 Commerce Parkway, Ste. B, Mount Laurel, NJ 08054-2242
 516876892 +State of New Jersey, Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516876889 +State of New Jersey, Department of Labor, PO Box 951, Trenton, NJ 08625-0951
 516876890 +State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269,
 Trenton, NJ 08646-0269
 516876894 +The City of East Orange, 44 City Hall Plaza, East Orange, NJ 07018-4500
 516876895 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407
 516878522 +Zelda Haywood, 111 Eastern Parkway, Newark, NJ 07106-2908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: bankruptcy123@comcast.net Jun 12 2018 22:40:14 Herbert B. Raymond,
 7 Glenwood Ave, Suite #408, 4th Floor, East Orange, NJ 07017

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 12 2018 22:41:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 12 2018 22:40:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517058257 EDI: BL-BECKET.COM Jun 13 2018 02:28:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516876877 +EDI: CHASE.COM Jun 13 2018 02:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516876879 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 12 2018 22:41:09
 Consumer Portfolio Service, PO Box 57071, Irvine, CA 92619-7071
 517475638 +EDI: ECMC.COM Jun 13 2018 02:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116, ECMC,
 PO BOX 16408, ST. PAUL, MN 55116-0408
 517475637 +EDI: ECMC.COM Jun 13 2018 02:28:00 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
 516876880 +E-mail/Text: bankruptcy.notices@hdfs.com Jun 12 2018 22:41:28 ESB/Harley Davidson Credit,
 PO Box 21829, Carson City, NV 89721-1829
 516876883 EDI: IRS.COM Jun 13 2018 02:28:00 Internal Revenue Service, Insolvency Operations,
 PO Box 21125, Philadelphia, PA 19114
 516876884 +EDI: CBSKOHL.COM Jun 13 2018 02:28:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 517113435 +EDI: MID8.COM Jun 13 2018 02:28:00 MIDLAND FUNDING LLC, PO Box 2011,
 Warren, MI 48090-2011
 516876885 +EDI: MID8.COM Jun 13 2018 02:28:00 Midland Funding, 2365 Northside Drive, Ste. 30,
 San Diego, CA 92108-2709
 516876887 +EDI: AGFINANCE.COM Jun 13 2018 02:28:00 Onemain, PO Box 1010, Evansville, IN 47706-1010
 516876893 EDI: RMSC.COM Jun 13 2018 02:28:00 Synchb, C/o PO Box 6153, Rapid City, SD 57709
 516877522 +EDI: RMSC.COM Jun 13 2018 02:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516993136 +EDI: WFFC.COM Jun 13 2018 02:28:00 Wells Fargo Bank, N.A., Attention: Payment Processing,
 MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516876882* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Philadelphia, PA 19255-0010)
 516876881* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Special Procedures Function,
 PO Box 724, Springfield, NJ 07081)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 309A

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Total Noticed: 34

Date Rcvd: Jun 12, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2018 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Harley-Davidson Credit Corp bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@logs.com,
njbankruptcynotifications@logs.com
Herbert B. Raymond on behalf of Debtor Richard A Turner, Sr. bankruptcy123@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co
mcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
James M. Bennett on behalf of Plaintiff New Jersey Department of Labor & Workforce
Development, Division of Unemployment and Disability Insurance james.bennett@dol.lps.state.nj.us
Jay L. Lubetkin jlubetkin@rltlawfirm.com, NJ57@ecfbis.com,lvala@rltlawfirm.com,
rgaydos@rltlawfirm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6